

Case No. 24-14263-pmm

[Caption as in Form 416A, 416B, or 416D, as appropriate]

## NOTICE OF APPEAL AND STATEMENT OF ELECTION

### Part 1: Identify the appellant(s)

1. Name(s) of appellant(s): Richard C. Bannon, II
2. Position of appellant(s) in the adversary proceeding or bankruptcy case that is the subject of this appeal:

For appeals in an adversary proceeding.

- ☐ Plaintiff  
☐ Defendant  
☐ Other (describe) \_\_\_\_\_

For appeals in a bankruptcy case and not in an adversary proceeding.

- ☒ Debtor  
☐ Creditor  
☐ Trustee  
☐ Other (describe) \_\_\_\_\_

### Part 2: Identify the subject of this appeal

1. Describe the judgment—or the appealable order or decree—from which the appeal is taken:  
CASE CLOSED without Re entry of an order of discharge
2. State the date on which the judgment—or the appealable order or decree—was entered:  
6/24/2025

### Part 3: Identify the other parties to the appeal

List the names of all parties to the judgment—or the appealable order or decree—from which the appeal is taken and the names, addresses, and telephone numbers of their attorneys (attach additional pages if necessary):

1. Party: IRS Attorney: 1111 Constitution Ave, NW  
WSFS/BMT Washington, D.C. 20224
2. Party: KML Law Group Attorney: Sean Duffy  
701 Market St  
Suite 5000  
Philadelphia PA 19106

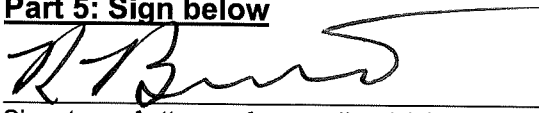
Case No. 24-14263-pmm

**Part 4: Optional election to have appeal heard by District Court (applicable only in certain districts)**

If a Bankruptcy Appellate Panel is available in this judicial district, the Bankruptcy Appellate Panel will hear this appeal unless, pursuant to 28 U.S.C. § 158(c)(1), a party elects to have the appeal heard by the United States District Court. If an appellant filing this notice wishes to have the appeal heard by the United States District Court, check below. Do not check the box if the appellant wishes the Bankruptcy Appellate Panel to hear the appeal.

☒ Appellant(s) elect to have the appeal heard by the United States District Court rather than by the Bankruptcy Appellate Panel.

**Part 5: Sign below**



Signature of attorney for appellant(s) (or appellant(s) if not represented by an attorney)

Date: July 7, 2025

Name, address, and telephone number of attorney (or appellant(s) if not represented by an attorney):

Richard C. Bannon, II  
P.O. Box 50  
Bay View PA 19010

Fee waiver notice: If appellant is a child support creditor or its representative and appellant has filed the form specified in § 304(g) of the Bankruptcy Reform Act of 1994, no fee is required.

[Note to inmate filers: If you are an inmate filer in an institution and you seek the timing benefit of Fed. R. Bankr. P. 8002(c)(1), complete Director's Form 4170 (Declaration of Inmate Filing) and file that declaration along with the Notice of Appeal.]



**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In Re:

Chapter: 7

Richard Charles Bannon, II

Debtor(s)

Case No: 24-14263-pmm

**ORDER**

**AND NOW, WHEREAS 11 U.S.C. § 727(a)(11) provides that the court shall not grant a discharge to an individual debtor who has failed to complete an instructional course concerning personal financial management as described in 11 U.S.C. § 111, subject to certain exceptions to this requirement,**

**AND** the Debtor(s) has/have not asserted that an exception to the requirement is applicable in this case,

**AND** Bankruptcy Rule 1007(c) requires that the Debtor(s) file a certificate regarding completion of a course in personal financial management,

**AND** notice was given to the Debtor(s) that this case would be closed without the entry of a discharge order unless the Debtor(s), by a date certain, filed the certificate regarding completion of a course in personal financial management as required by Rule 1007(c),

**AND** the Debtor(s) has/have not filed the certificate regarding completion of a course in personal financial management required by Bankruptcy Rule 1007(c) by the date set forth in the court's prior notice and has/have not otherwise responded to the Notice,

**AND** it appearing that the trustee in the above entitled matter has filed his/her report and the trustee has performed all other duties required in the administration of the Debtor(s)' estate,

**It is hereby ORDERED** that the trustee be discharged and relieved of any trust; and this case be, and the same hereby is **CLOSED without the entry of an order of discharge**. See Bankruptcy Rule 4004(c)(1)(H).

For The Court

Patricia M. Mayer

Judge, United States Bankruptcy  
Court

6/24/25



**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

---

In Re: Richard Charles Bannon, II

Case No: 24-14263-pmm

Debtor(s)

---

***NOTICE OF CHAPTER 7 CASE CLOSED WITHOUT DISCHARGE***

All creditors and parties in interest are notified that the above-captioned case has been closed without entry of discharge for the reason indicated below:

☒ The Debtor did not file certification of completion of instructional course concerning personal financial management.

☐ The Debtor has a prior discharge and is not eligible for a discharge in this case.

Dated: 6/24/25

For The Court

Timothy B. McGrath  
Clerk of Court



Notice of Undeliverable Mail to Debtor

June 26, 2025

From: United States Bankruptcy Court, Eastern District of Pennsylvania

Re: U.S. Courts, Bankruptcy Noticing Center - Undeliverable Notice

In re: Richard Charles Bannon, II, Case Number 24-14263, pmm

TO THE DEBTOR:

The attachment could not be mailed to the notice recipient(s) listed below because the United States Postal Service (USPS) has determined that those addresses in the case mailing list are undeliverable.

Please be advised that dischargeability of a debt may be affected if a creditor fails to receive certain notices. You should determine whether an address should be updated. Consult an attorney with any legal questions you might have.

**NOTE: No further notices will be mailed to the notice recipient(s) listed below, if the USPS continues to designate the address as undeliverable, until the address is updated in accordance with local court policy, which may allow for use of this form, a separate notice of change of address, and/or an amended schedule. THIS FORM CANNOT BE USED TO ADD A NEW CREDITOR NOT PREVIOUSLY LISTED ON YOUR SCHEDULES.**

If this form is used by your court in place of filing a separate notice of change of address and/or an amended schedule: 1) determine the updated address and send the attachment to each recipient below; 2) type or print legibly each updated address below; 3) sign and date the form; and 4) file this form electronically via CM/ECF (for all registered users) or mail the form to:

**U.S. Bankruptcy Court  
Philadelphia  
900 Market Street  
Suite 400  
Philadelphia, PA 19107**

---

Undeliverable Address:  
IBX

Role type/cr id: 14957367  
Reason Undeliverable: INCOMPLETE ADDRESS  
THE UPDATED ADDRESS IS:

---

---

Undeliverable Address:  
Internal Revenue Service